

FIG. 1

09753487 010401

| |
|--------------------------------|
| MANUFACTURER SECTOR |
| ISSUER SECTOR |
| ISSUER PREPARATION SECTOR |
| FUND INFORMATION SECTOR |
| FUND INFORMATION BACKUP SECTOR |
| CARD VERIFICATION KEY SECTOR |
| CARD SECRET KEY SECTOR |
| USER SECTOR |

FIG. 2

09253487-010401

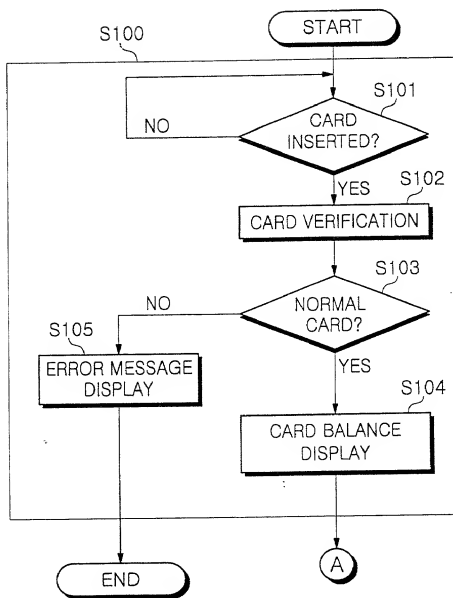


FIG. 3A

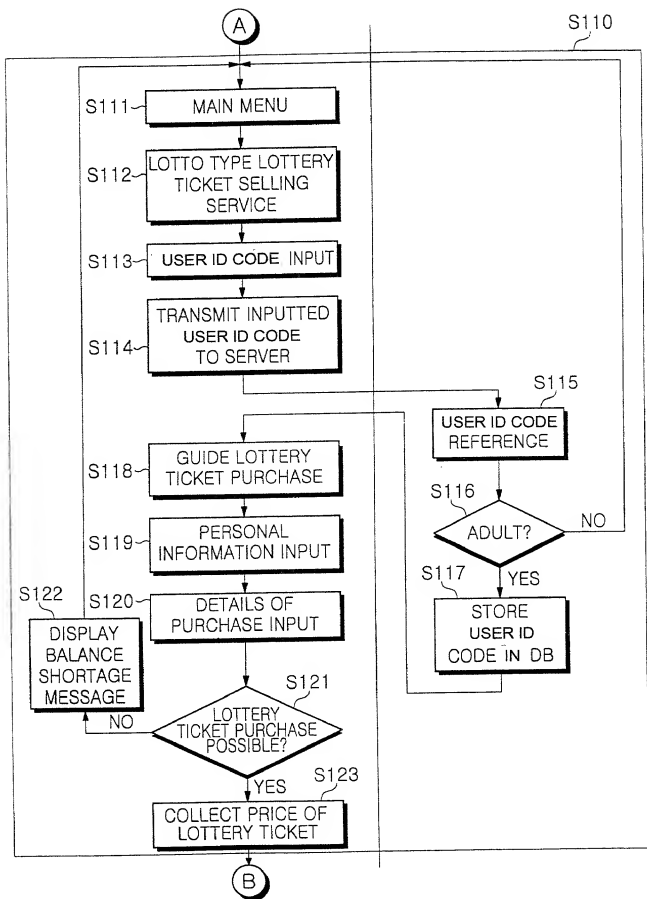


FIG. 3B

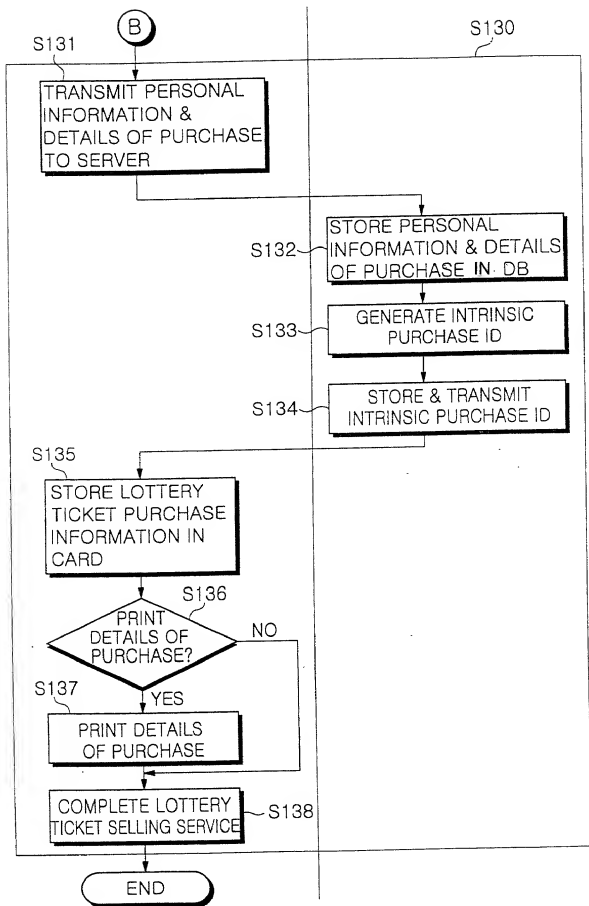
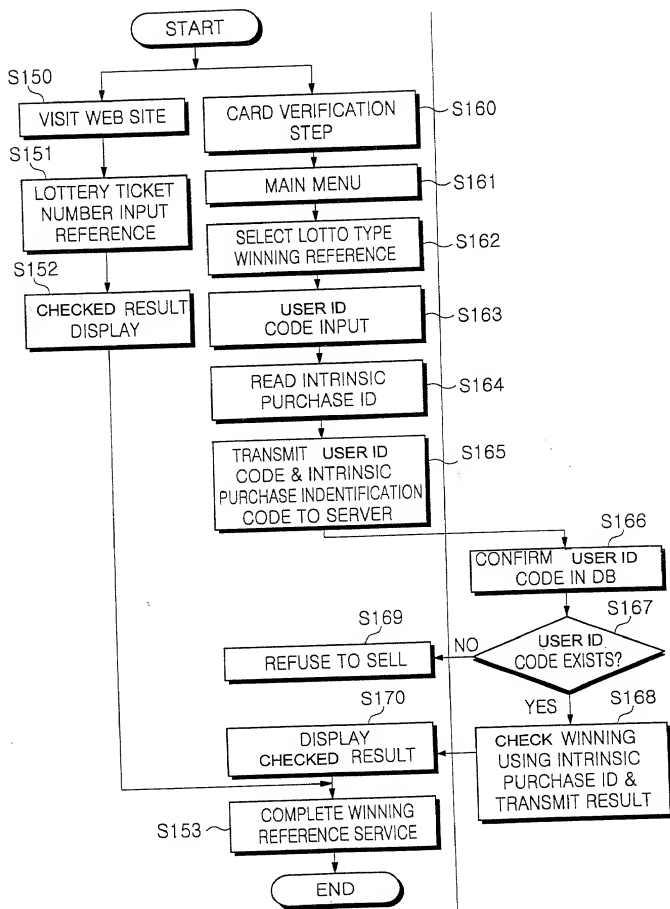


FIG. 3C



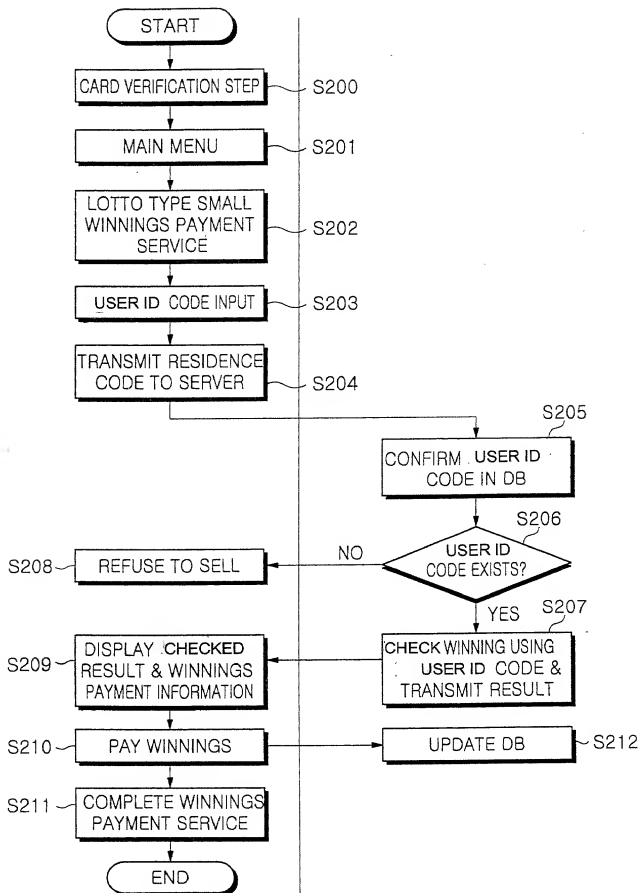


FIG. 5

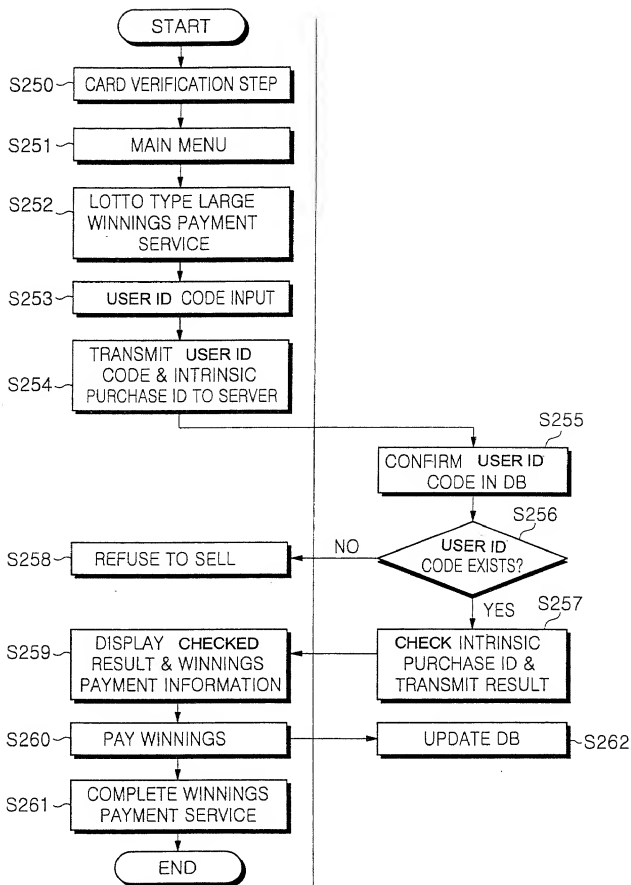


FIG. 6

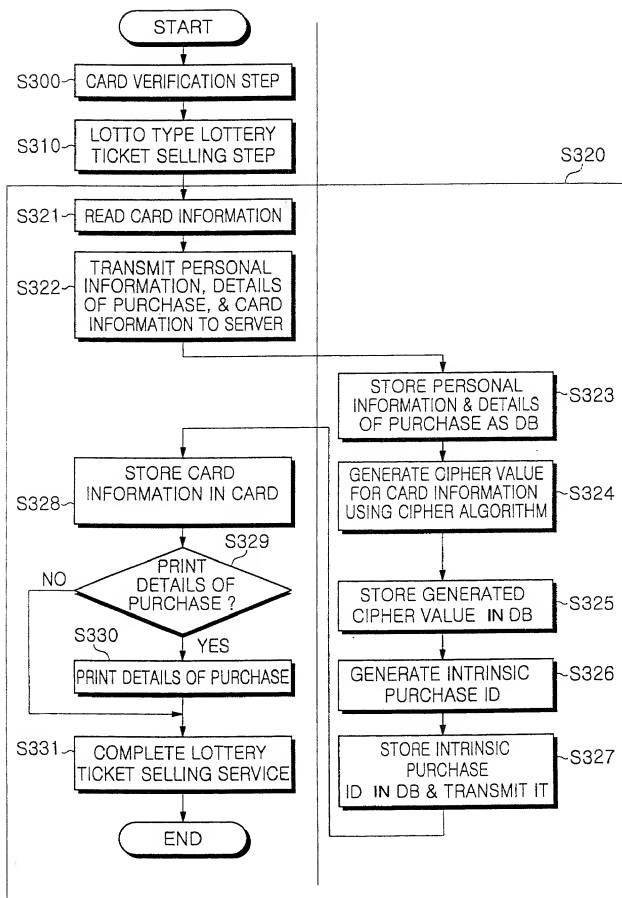


FIG. 7

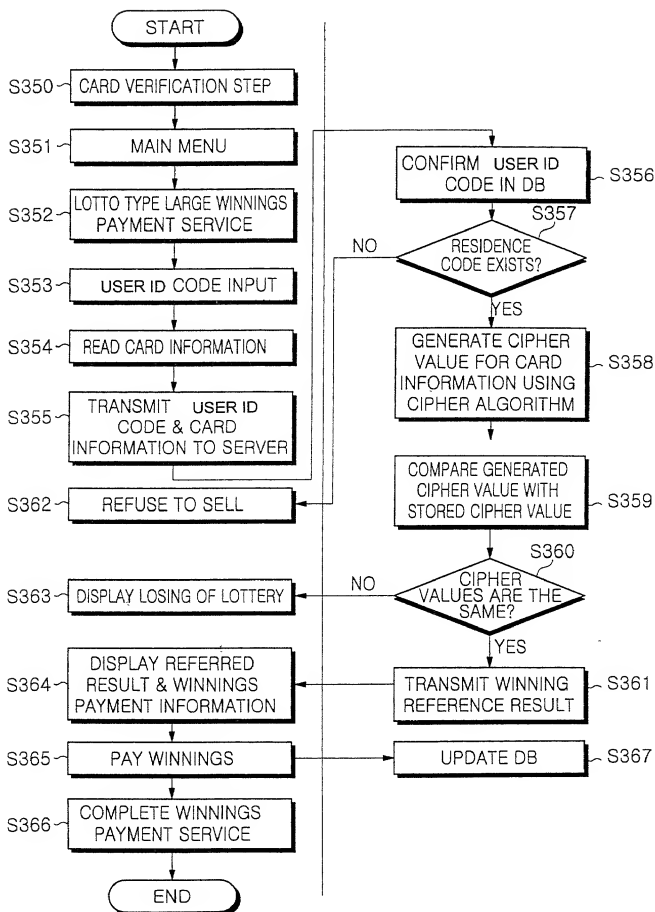


FIG. 8

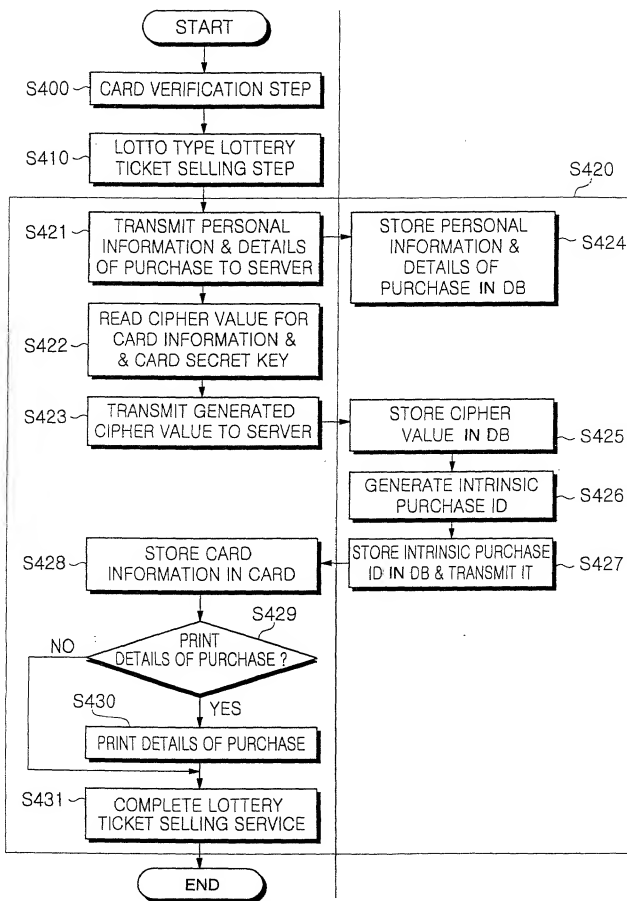


FIG. 9

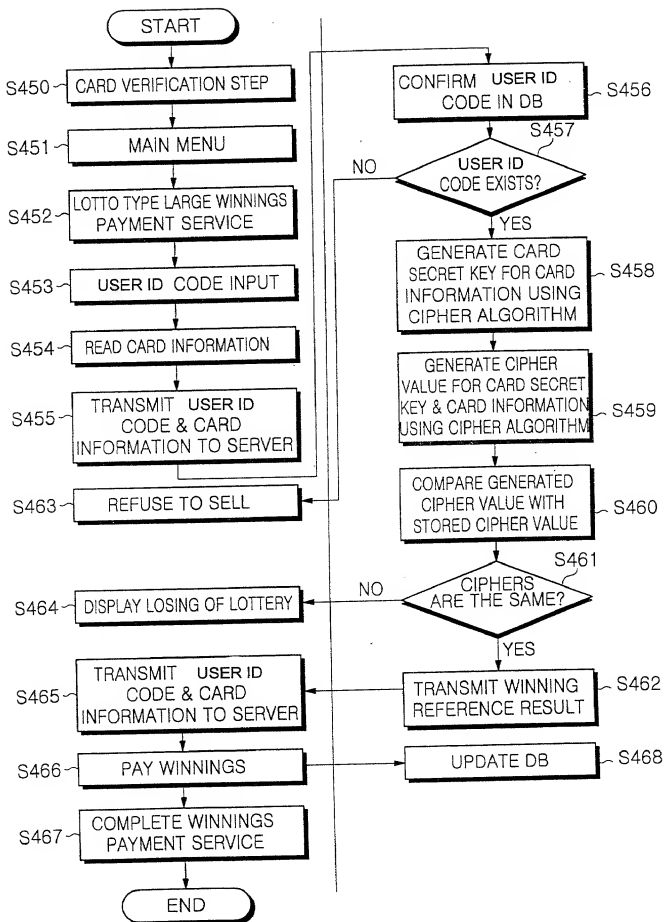


FIG. 10

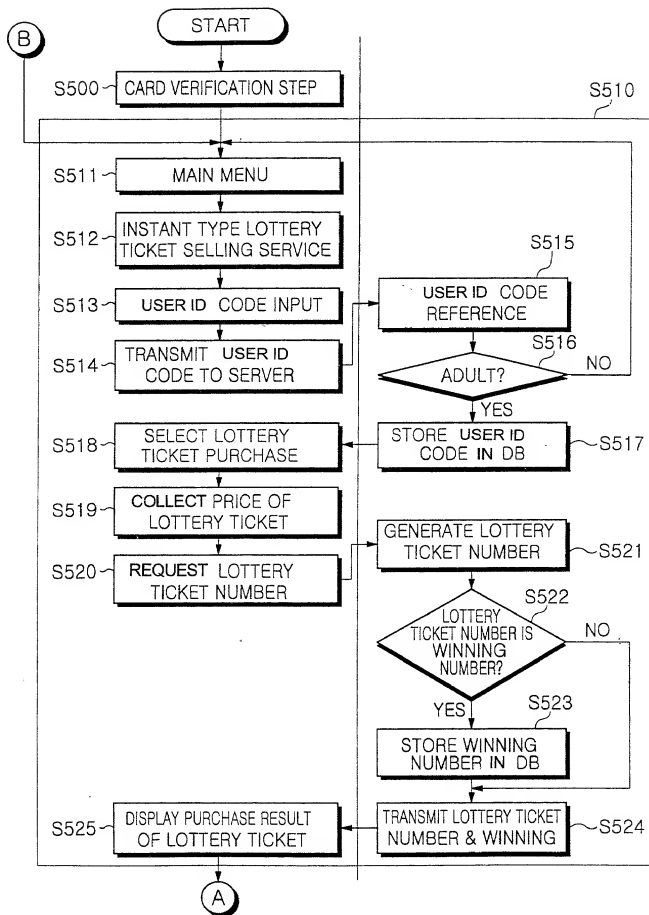


FIG. 11A

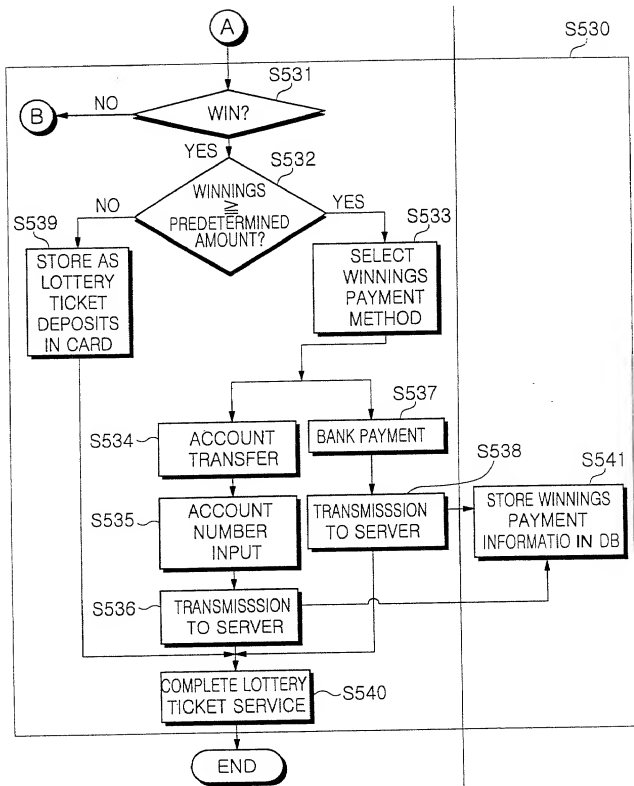


FIG. 11B

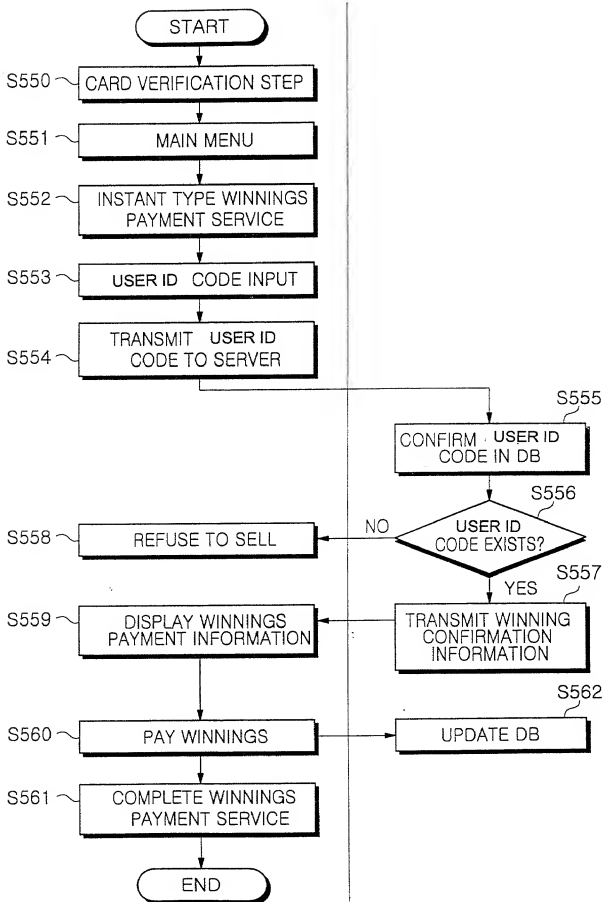


FIG. 12

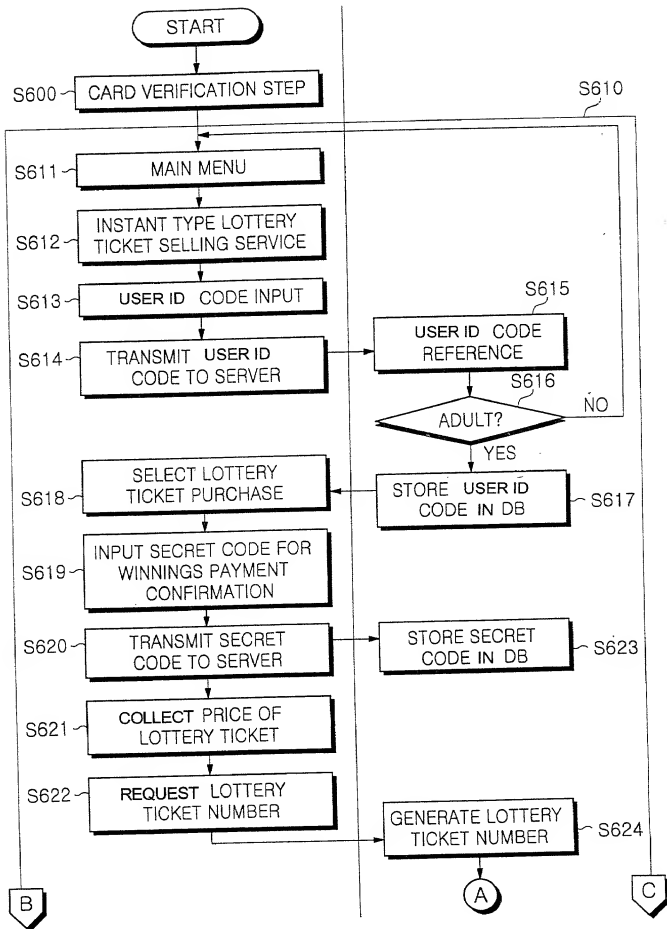


FIG. 13A

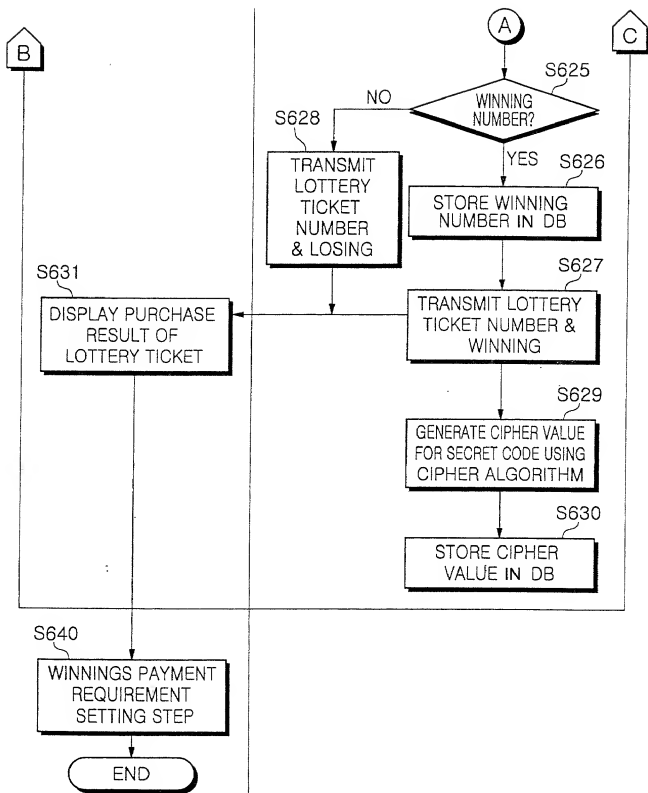


FIG. 13B

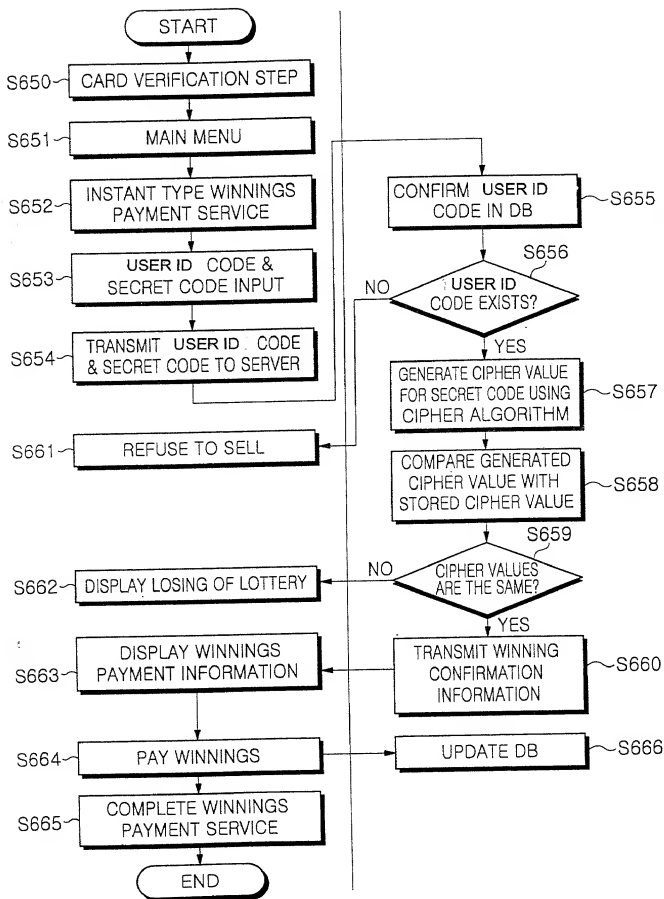


FIG. 14

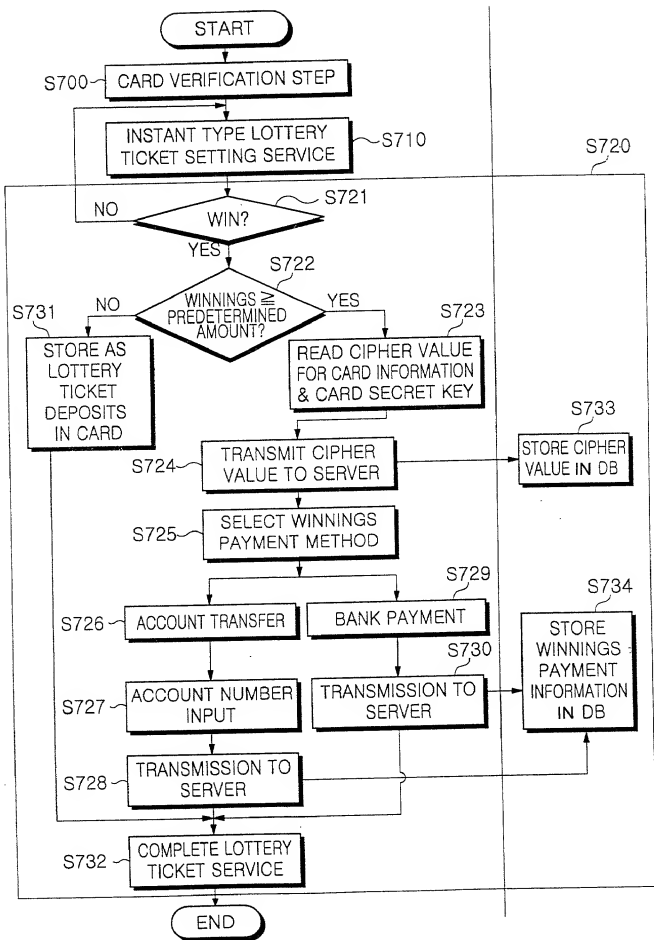


FIG. 15

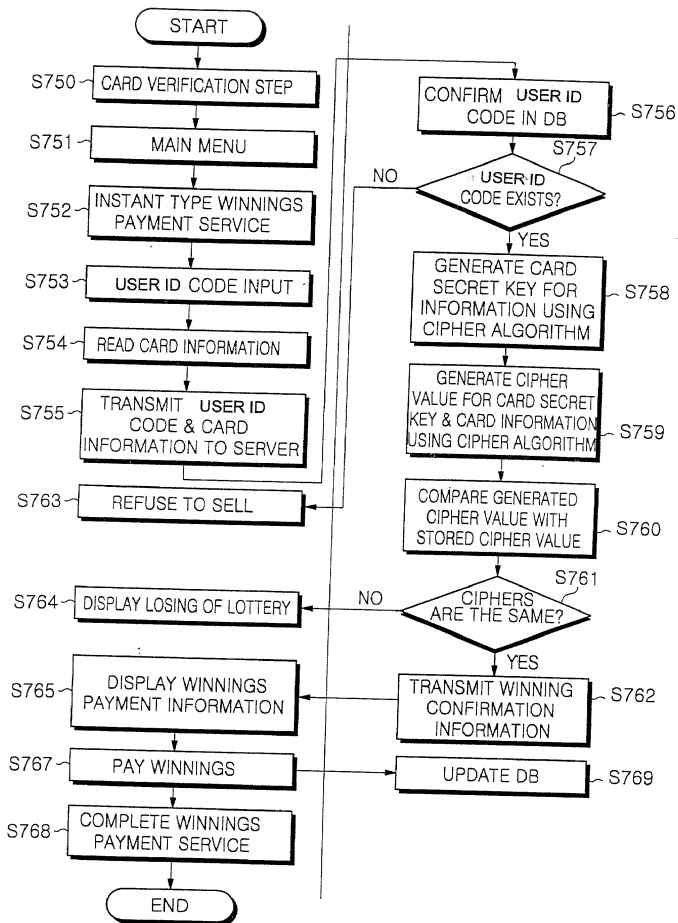


FIG. 16

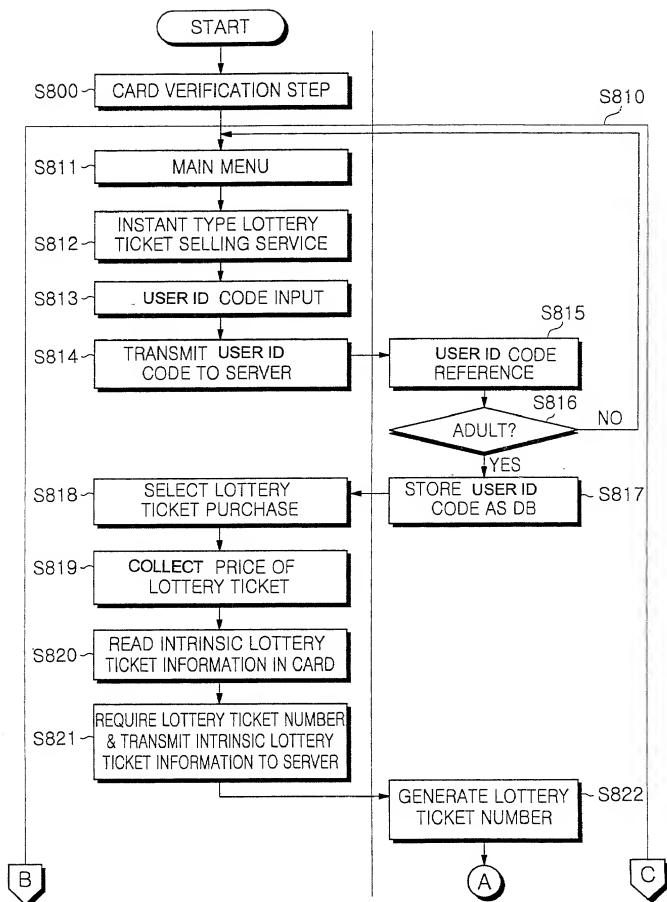


FIG. 17A

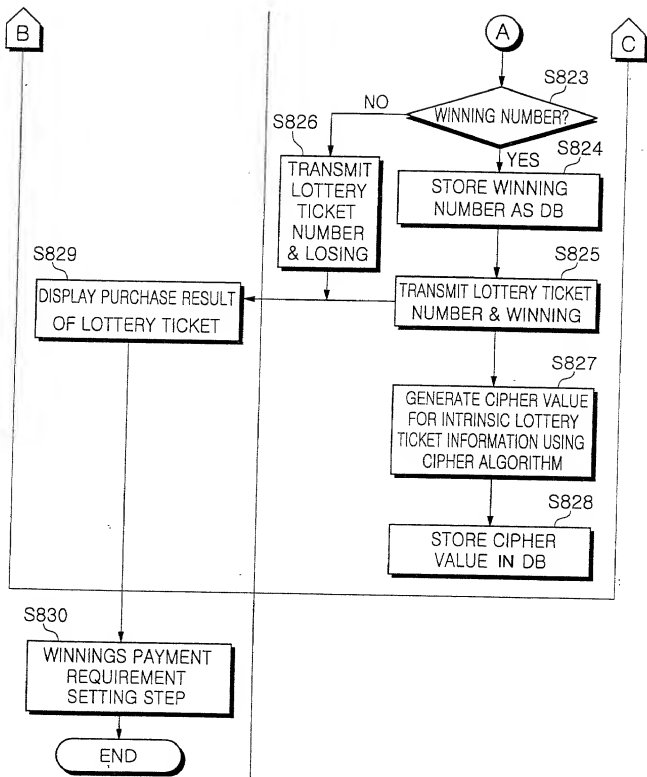


FIG. 17B

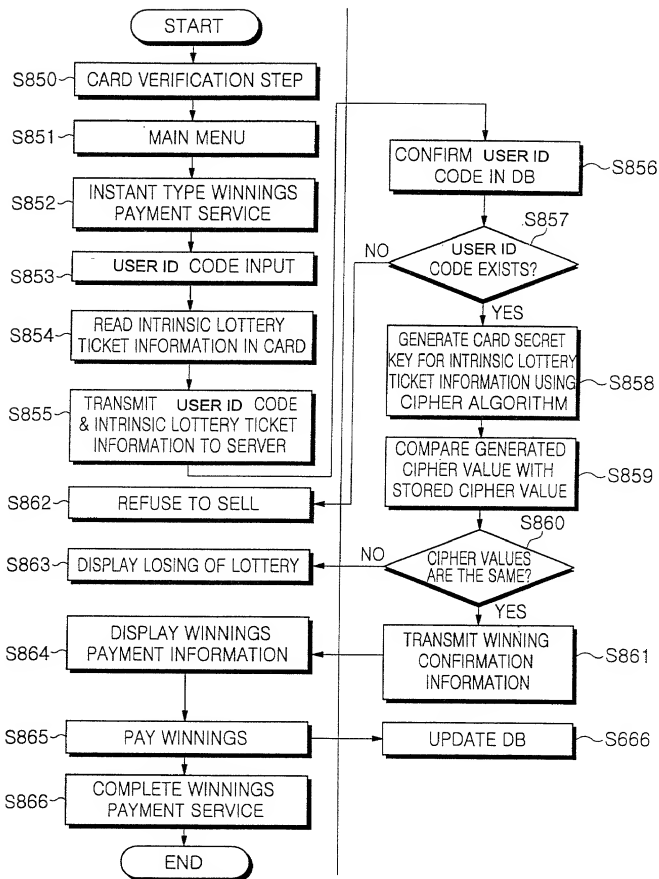


FIG. 18

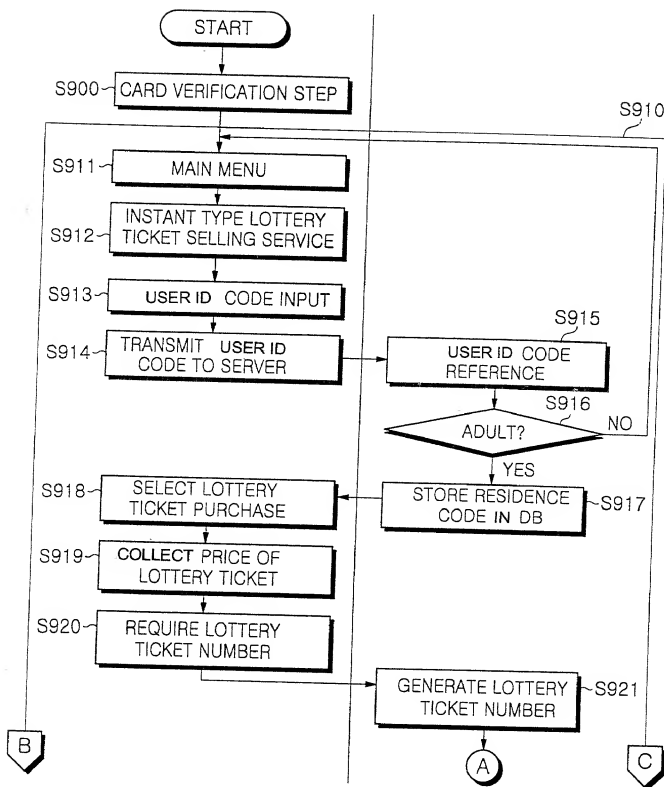


FIG. 19A

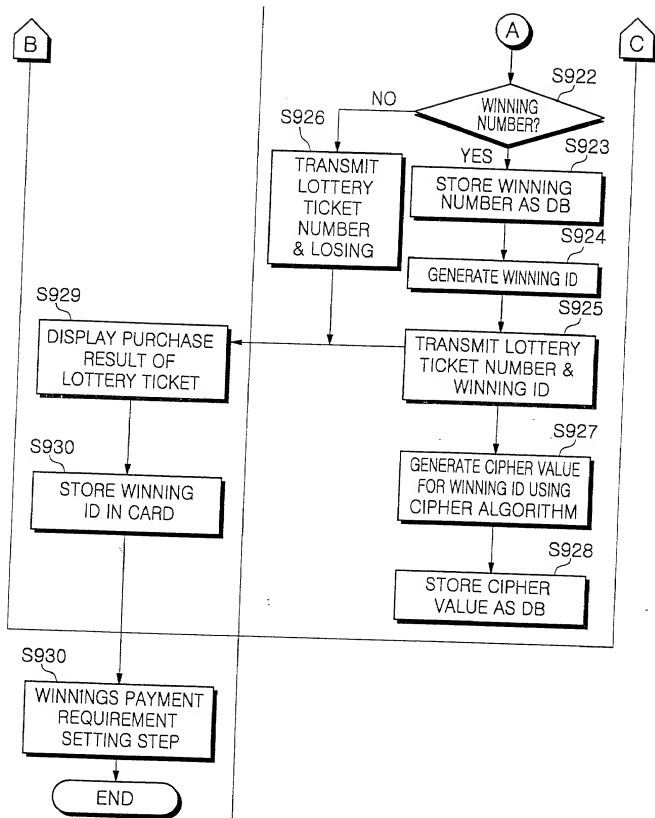


FIG. 19B

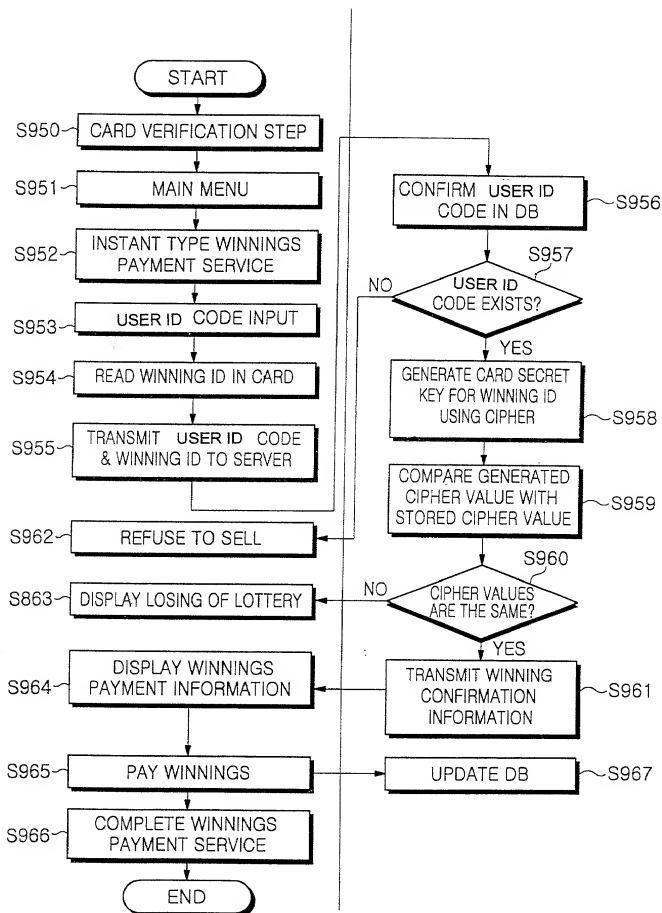


FIG. 20